

Information to identify the case:

Debtor 1	William A. Driscoll Jr.	Social Security number or ITIN	xxx-xx-3936
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Nicole M. Driscoll	Social Security number or ITIN	xxx-xx-3165
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 11/9/18
Case number:	18-24397-CMB		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William A. Driscoll Jr.	Nicole M. Driscoll
2. All other names used in the last 8 years		
3. Address	717 Kilbuck Drive Cranberry Twp, PA 16066	717 Kilbuck Drive Cranberry Twp, PA 16066
4. Debtor's attorney Name and address	Gary William Short 212 Windgap Road Pittsburgh, PA 15237	Contact phone 412-765-0100 Email: garyshortlegal@gmail.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 12/4/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 14, 2019 at 03:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 3/15/19 Filing deadline: 1/18/19 Filing deadline: 5/8/19 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 1/14/19 at 03:00 PM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 William A. Driscoll, Jr.
 Nicole M. Driscoll
 Debtors

Case No. 18-24397-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 309I

Page 1 of 2
 Total Noticed: 48

Date Rcvd: Dec 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2018.
 db/jdb

+William A. Driscoll, Jr., Nicole M. Driscoll, 717 Kilbuck Drive,
 Cranberry Twp, PA 16066-6840
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1945
 aty +Thomas Song, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400,
 Philadelphia, PA 19103-1814
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 14946383 +Allegent Community Fcu, 1001 Liberty Ave Ste 100, Pittsburgh, PA 15222-3715
 14946395 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas Company, POB 742537, Cincinnati, OH 45274-2537)
 14946389 +Chase Mortgage, Attn: Case Research & Bankruptcy, Po Box 24696, Columbus, OH 43224-0696
 14946393 +CitiFinancial, Attn: Bankruptcy, 605 Munn Rd, Fort Mill, SC 29715-8421
 14946390 +Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14946391 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 14946392 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 14946394 +Citizens Bank, Attn: Bankruptcy, 1 Citizens Dr, Riverside, RI 02915-3000
 14946396 +Cranberry Township, POB 6075, Hermitage, PA 16148-1075
 14946399 +Dovenmuehle/Plaza Home Mtg, Attn: Bankruptcy, 1 Corporate Dr Ste 360,
 Lake Zurich, IL 60047-8945
 14946404 +Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
 14946408 +Sheetz, POB 2557, Omaha, NE 68103-2557
 14946409 +Sheridan Anesthesia, POB 744422, Atlanta, GA 30374-4422
 14946410 +Southwest, POB 1423, Charlotte, NC 28201-1423
 14946415 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
 14946418 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,
 Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: garyshortlegal@gmail.com Dec 05 2018 02:58:36 Gary William Short,
 212 Windgap Road, Pittsburgh, PA 15237
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 05 2018 03:00:37 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Dec 05 2018 03:00:49
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +E-mail/Text: kburkley@bernsteinlaw.com Dec 05 2018 03:01:10 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14946384 +EDI: GMACFS.COM Dec 05 2018 07:54:00 Ally Financial, Attn: Bankruptcy Dept,
 Po Box 380901, Bloomington, MN 55438-0901
 14946385 +EDI: PHINAMERI.COM Dec 05 2018 07:54:00 AmeriCredit/GM Financial, Attn: Bankruptcy,
 Po Box 183853, Arlington, TX 76096-3853
 14946386 EDI: BANKAMER.COM Dec 05 2018 07:55:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998
 14946387 +EDI: CAPITALONE.COM Dec 05 2018 07:55:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14946388 +EDI: CHASE.COM Dec 05 2018 07:55:00 Chase Card Services, Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 14946397 EDI: RCSDELL.COM Dec 05 2018 07:54:00 Dell Financial Services LLC, Attn: President/CEO,
 Po Box 81577, Austin, TX 78708
 14950059 EDI: DISCOVER.COM Dec 05 2018 07:55:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14946398 +EDI: DISCOVER.COM Dec 05 2018 07:55:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 14949564 +EDI: HY11.COM Dec 05 2018 07:54:00 Hyundai Lease Titling Trust, PO Box 20809,
 Fountain Valley, CA 92728-0809
 14946400 +EDI: HY11.COM Dec 05 2018 07:54:00 Hyundai Motor Finance, Attn: Bankruptcy,
 Po Box 20809, Fountain Valley, CA 92728-0809
 14946401 +EDI: CBSKOHLS.COM Dec 05 2018 07:55:00 Kohls/Capital One, Kohls Credit, Po Box 3120,
 Milwaukee, WI 53201-3120
 14946402 +EDI: FORD.COM Dec 05 2018 07:54:00 Lincoln Automotive Financial Service, Attn: Bankruptcy,
 Po Box 542000, Omaha, NE 68154-8000
 14946994 +EDI: PRA.COM Dec 05 2018 07:54:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14946403 E-mail/Text: bankruptcy@firstenergycorp.com Dec 05 2018 03:00:52 Penn Power, PO Box 3687,
 Akron, OH 44309-3687
 14946405 +EDI: DRIV.COM Dec 05 2018 07:53:00 Santander Consumer USA, Attn: Bankruptcy,
 Po Box 961245, Fort Worth, TX 76161-0244

District/off: 0315-2

User: mgut
Form ID: 309I

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Total Noticed: 48

Date Rcvd: Dec 04, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14946407 +EDI: SEARS.COM Dec 05 2018 07:55:00 Sears, 701 East 60th Street North,
Sioux Falls, SD 57104-0432
14946411 +EDI: RMSC.COM Dec 05 2018 07:55:00 Synchb/Toys R Us, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
14946412 +EDI: RMSC.COM Dec 05 2018 07:55:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14946413 +EDI: RMSC.COM Dec 05 2018 07:55:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14946414 +EDI: RMSC.COM Dec 05 2018 07:55:00 Synchrony Bank/Dillards Dc, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14946416 +E-mail/Text: billingdept@gihealth.com Dec 05 2018 03:00:48 Three Rivers Endoscopy,
725 Cherrignton Parkway #101, Coraopolis, PA 15108-4318
14946417 +EDI: ECMC.COM Dec 05 2018 07:53:00 US Dept of Education, Attn: Bankruptcy, Po Box 16448,
Saint Paul, MN 55116-0448
14946419 +EDI: VERIZONCOMB.COM Dec 05 2018 07:53:00 Verizon, Verizon Wireless Bk Admin,
500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BAYVIEW LOAN SERVICING, LLC
cr PENNYMAC LOAN SERVICES, LLC
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14946406* +Santander Consumer USA Inc., Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2018 at the address(es) listed below:

Gary William Short on behalf of Joint Debtor Nicole M. Driscoll garyshortlegal@gmail.com,
gwshort@verizon.net
Gary William Short on behalf of Debtor William A. Driscoll, Jr. garyshortlegal@gmail.com,
gwshort@verizon.net
James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
DMcKay@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Thomas Song on behalf of Creditor PENNYMAC LOAN SERVICES, LLC pawb@fedphe.com
TOTAL: 7